

Schedule of Charges

Entrance Fee, Annual Membership Fees and Replacement Card Charges without GST

Card	Type	Entrance fee	Annual Membership Fees		Replacement Charges Principal/ Add-on
			Principal	Add-on	
India Card	Credit	0	0	0	500
SwaDhan Rupay Platinum	Credit	0	0	0	0
Gold Card International – Visa	Credit	1500	1500	800	500
Rupay Platinum	Credit	1500	1500	800	500
Visa Platinum-international	Credit	1500	1500	800	500
Master Platinum-international	Credit	1500	1500	800	500

Except for Finance charge (i.e. interest and overdue interest) there shall be no other charges for staff/Ex-Staff/Senior Citizen including, Cash Advance in ATM.

Other Charges

Description of charges	Charges
Interest free period	For Cash Advance: Nil For Other Transactions: 21-51 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full)
Charges on Revolving Credit	<u>Secured Credit (SwaDhan)</u> 1.20% p.m. (15.40% p.a.) on daily balances In case of default service charges is 1.70% p.m. (22.45 % p.a) <u>Unsecured Credit (Other than SwaDhan)</u> 1.70% p.m. (22.45% p.a.) on daily balances In case of default service charges is 2.50% p.m. (34.50 % p.a)

Description of charges	Charges
Minimum Repayment Amount	10% of Total Outstanding, if revolving credit is opted + EMI (all EMI due) + other amount due.
Cash Advance Limit / Loan Against Card Limit	<p>For both Principal and Add-on card: 50% of Spending Limit or available limit, whichever is lower Cash withdrawal upto 40% of spending limit of Primary card and upto 20% on Add-on Card.</p> <p>Cash withdrawal per day Rs.50,000 for Platinum card and Rs.15,000 for rest variant</p> <p>One-time processing fees shall be charged along with first EMI.</p>
Cash Advance Charges	<p><u>BOI ATM:</u> 2% (minimum Rs. 50) for each transaction. <u>Other ATM:</u> 2.5% (minimum Rs. 75) for each transaction. <u>Overseas ATM:</u> 2.5% (minimum Rs. 125) for each transaction and Currency Conversion Charges, presently 2%.</p> <p>Interest on dues/overdue applicable</p>
Star Easy Pay (EMI)	<p><u>Processing Charges – One-Time</u> 1.00 % of the Purchase (Existing 2.20 %)</p> <p><u>Finance Charge</u> 1.25 % of the Purchase (existing 1.50% p.m. on original amount) In case of default service charges is 2.50% p.m. (34.50 % p.a) <u>Prepayment Charges - Nil</u></p>
Balance Enquiry Charges at ATM	<p>BOI ATM : Nil Other Bank ATM in India: Rs. 20/- Other Bank ATM Abroad: Rs. 25/-</p>
Payment of charges (Cash / Cheque / Online / NEFT / RTGS)	Nil
Charges on overlimit account	<u>Secured Credit (SwaDhan)</u>

Description of charges	Charges														
(Purchase / Cash)	1.70% p.m. (22.45 % p.a) on daily balances Unsecured Credit (Other than SwaDhan) 2.50% p.m. (34.50 % p.a) on daily balances														
Usage Over Spending Limit	Rs. 100/- per occasion														
Outstation Cheque Processing Charge	For prevailing rates please refer to our website. Charges wef 15.12.2016 are as under: <table border="1" data-bbox="1123 527 1648 787"> <thead> <tr> <th>Cheque Rs.</th> <th>Comm Rs.</th> </tr> </thead> <tbody> <tr> <td>Upto 5000</td> <td>25</td> </tr> <tr> <td>5001 - 10000</td> <td>50</td> </tr> <tr> <td>10001 – 100000</td> <td>100</td> </tr> <tr> <td>100001 – 500000</td> <td>200</td> </tr> <tr> <td>500001 – 1000000</td> <td>225</td> </tr> <tr> <td>Above 10,00,000</td> <td>250</td> </tr> </tbody> </table>	Cheque Rs.	Comm Rs.	Upto 5000	25	5001 - 10000	50	10001 – 100000	100	100001 – 500000	200	500001 – 1000000	225	Above 10,00,000	250
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Payment Return Charges	Rs. 100/- per instrument.														
PIN replacement Charges	Rs. 50/- (per occasion)														
Duplicate Bill Charges	Rs. 50/- per quarter (after 12 months)														
Retrieval of Charge Slip	Actual or Rs. 100/- whichever is higher														
Balance Transfer Processing Charges	Nil														
Fuel Transaction Surcharge	1.00 % of transaction amount or Actual charges claimed by the acquirer bank, whichever is higher														
Railway Ticket Purchase or Cancellation Fee	1.00 % of transaction amount or Actual charges claimed by the acquirer bank, whichever is higher														
Lounge Access	As charged by Card Operators. If card is used abroad, Currency Conversion charges shall also apply.														
Foreign Currency Transactions	2% Currency Conversion Charges for all currencies, (excluding INR, being home currency). For all types of transaction, including cash withdrawal and transactions through POS/e-commerce/online.														

Description of charges	Charges
Goods and Services Tax (GST)	<ul style="list-style-type: none"> • Applicable on all Fees, Interest and other Charges. • The applicable GST would be dependent on place of provision and place of supply. • If POP and POS is in the same state then applicable GST would be CGST and SGST/UTGST else, IGST. • GST for fee & Charges / Interest transactions Billed on statement date will reflect in next month statement. • GST levied will not be reversed on any dispute on Fee & Charges / interest.